

# SUMMARY OF BENEFITS



American Express® Gold Card

<b>Membership Rewards bonus program</b>	Membership Rewards Classic <sup>1</sup> , liable to costs	CHF 1 = 1 point <sup>1</sup>
	Pay with Points <sup>2</sup>	yes
<b>More benefits</b>	Spending limit	no fixed limit <sup>3</sup>
	American Express® Selects <sup>SM</sup> offers	yes
	Travel programs	yes
	Mobile payment <sup>4</sup>	yes
<b>More service</b>	American Express customer service	24/7 on +41 44 659 25 38
	Account management (currency)	CHF
	Gold Travel Service (Monday to Friday, 8 a.m. to 6 p.m.)	+41 44 385 57 33
	Swisscard app <sup>5</sup>	free
	Contactless payments	yes
	3-D Secure – secure online shopping	American Express SafeKey®
<b>More security</b>	Transport Accident Insurance <sup>6</sup>	yes
	Travel Inconvenience Insurance <sup>6</sup> (travel information & advances)	yes
	Personal assistance <sup>6</sup>	yes
	Purchase Protection Insurance <sup>6</sup>	yes
<b>Fees</b>	Annual fee principal card	CHF 300
	Annual fee additional card	CHF 150
	Replacement card	free
	Foreign currency or cross border handling fee	2.5%
	Cash withdrawal at ATM in Switzerland	4%, at least CHF 5
	Cash withdrawal at ATM abroad <sup>7</sup> /counter	4%, at least CHF 5
	Annual interest <sup>8</sup> <b>as from posting date</b>	13%
	Mail order foreign countries (per monthly statement)	CHF 1
	Handling fee for paper statement	CHF 1.95
	Copy of monthly statement (per order)	CHF 10
	Duplicate monthly statement to your own or to a third-party address (annual flat rate)	CHF 25
	Address enquiry	CHF 25
	Gold Travel Service (per booking)	CHF 20
	Card delivery by express or courier	effective costs, at least CHF 25
	Payment reminder fee	CHF 20
	PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)	according to current post office rates

<sup>1</sup> Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Traveler Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

<sup>2</sup> The eligibility requirements for Pay with Points apply (additional cardholders do not benefit from Pay with Points). You can find more information at [americanexpress.ch/pay-with-points](https://americanexpress.ch/pay-with-points)

<sup>3</sup> The monthly spending limit is determined according to your financial possibilities.

<sup>4</sup> Detailed information at [swisscard.ch/mobile-payment](https://swisscard.ch/mobile-payment)

<sup>5</sup> The issuer's services offered in/by the Swisscard app may not be available, available to a restricted extent or only available liable to costs, depending on the card product. There may be delays in taking transactions into account for notifications (not real-time information).

<sup>6</sup> Please refer to the General Terms and Conditions of Insurance (including information for persons insured under collective insurance) to obtain the exact provisions (including sums insured and exclusions of liability) which can be viewed at [americanexpress.ch](https://americanexpress.ch) or requested from Swisscard AECS GmbH.

<sup>7</sup> Spending on the lottery, betting and casinos is treated like ATM withdrawals (abroad).

<sup>8</sup> For existing contracts, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.